

Information to identify the case:

Debtor 1	<u>Amalia Mejias</u>	Social Security number or ITIN	xxx-xx-6772
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-29177-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amalia Mejias
aka Margie Mejias

12/10/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Amalia Mejias
Debtor

Case No. 14-29177-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Dec 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2019.

db +Amalia Mejias, 2901 Cramer Street, Camden, NJ 08105-1315
cr City of Camden, Revenue Collection, c/o Office of City Attorney, City Hall, Room 419,
P. O. Box 95120, Camden, NJ 08101-5120
515056696 +Allstate Insurance Company, PO Box 3589, Akron, OH 44309-3589
515087573 Camden City c/o Office of City Attorney, RM 419 City Hall, Camden, NJ 08101
515437150 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
515244770 City of Camden Water and Sewer, PO Box 96120, Camden NJ 08101-5120
515056700 +Department Of Finance, Bureau Of Revenue Collection, 520 Market Street, Room 117,
Camden, NJ 08102-1300
515056701 +Equity Trust Company, C/O Adam M. Kotlar, Esq., 1913 Greentree Road,
Cherry Hill, NJ 08003-1123
515102815 +++Equity Trust FBO, Adam D Greenberg IRA, 1949 Berlin Road Suite 200,
Cherry Hill NJ 08003-2077
515070761 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
515056703 #Mariner Finance, PO Box 35394, Baltimore, MD 21222-7394
515056706 +New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
515056710 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
515056709 +Pro Capital I, C/O Gary C. Zeitz, LLC, 1105 Laurel Oak Road, Ste. 136,
Voorhees, NJ 08043-4312
515056711 +Ramone & Matos Mimi, 926 N. 7th Street, Camden, NJ 08102-1846
515056712 +Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
515056713 +US Bank, 2 Liberty Place, 50 South 16th St., Ste. 1950, Philadelphia, PA 19102-2521
515070427 +++US Bank Cust/Pro Capital I, LLC, 50 South 16th Street Ste 1950, Philadelphia PA 19102-2516
517628866 Wilmington Savings Fund Society, et al, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 23:42:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 10 2019 23:42:47 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515173282 EDI: AIS.COM Dec 11 2019 04:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
515075511 EDI: AIS.COM Dec 11 2019 04:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515056697 +EDI: WFNNB.COM Dec 11 2019 04:03:00 Comenity Bank, Bankruptcy Dept., PO Box 182125,
Columbus, OH 43218-2125
515056698 +EDI: CCS.COM Dec 11 2019 04:03:00 Credit Collection Services, 2 Wells Avenue,
Newton, MA 02459-3246
515056699 +E-mail/PDF: creditonebknofications@resurgent.com Dec 10 2019 23:39:00 Credit One Bank,
PO Box 60500, City Of Industry, CA 91716-0500
515056702 EDI: IRS.COM Dec 11 2019 04:03:00 Internal Revenue Service, 57 Haddonfield Road, Ste. 120,
Cherry Hill, NJ 08002-4813
515254111 E-mail/PDF: resurgentbknofications@resurgent.com Dec 10 2019 23:41:03
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515056704 +EDI: MID8.COM Dec 11 2019 04:03:00 Midland Credit MGMT, 8875 Aro Drive,
San Diego, CA 92123-2255
515056705 EDI: GMACFS.COM Dec 11 2019 04:03:00 National Auto Finance Company, Po Box 980902,
Bloomington, MN 55438
515097639 EDI: GMACFS.COM Dec 11 2019 04:03:00 National Auto Finance Company serviced by Ally Ser,
PO Box 130424, Roseville, MN 55113-0004
515056707 +Fax: 407-737-5634 Dec 10 2019 23:59:31 Ocwen Loan Servicing,
1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493
515056708 EDI: PRA.COM Dec 11 2019 04:03:00 Portfolio Recovery Associates, 140 Corporate Boulevard,
Norfolk, VA 23502
517103303 EDI: PRA.COM Dec 11 2019 04:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
517103304 EDI: PRA.COM Dec 11 2019 04:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
515272962 EDI: PRA.COM Dec 11 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
POB 41067, Norfolk VA 23541
515061578 EDI: Q3G.COM Dec 11 2019 04:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515056714 +EDI: VERIZONCOMB.COM Dec 11 2019 04:03:00 Verizon Wireless B/R, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 19

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515102159 Equity Trust FBO Adam D. Greenberg IRA

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Equity Trust Company Custodian FBO Adam Greenberg IRA
agreenberg@hglclaw.com, btemple@hglclaw.com
Brian C. Nicholas on behalf of Creditor OCWEN LOAN SERVICING, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, et al
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Residential Credit Solutions, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Linda S. Fossi on behalf of Creditor U.S. Bank Cust/Pro Capital I, LLC
lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Mark W Ford on behalf of Debtor Amalia Mejias markfordlaw@juno.com
Michelle Banks-Spearman on behalf of Creditor City of Camden, Revenue Collection
MiSpearman@ci.camden.nj.us,
NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;ElRedmer@ci.camden.nj.us
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
TOTAL: 11